INFLUENCE OF INTERNAL FACTORS AND EXTERNAL FACTORS ON NON PERFORMING FINANCING IS ISLAMIC COMMERCIAL BANK

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Abstract : *This study aims to see the effect of the variables Return on Assets (ROA), Capitai l Adequacy Ratio (CAR), Operating Costs and Operating Income (OCOI), Financing to Deposit Ratio (FDR), inflation and Gross Domestic Product (GDP) on Non-Performing Financing (NPF) for Islamic commercial banks in Indonesia for the 2018-2022 period. This type of research uses quantitative research methods. The analytical tool used is multiple regression time series analysis using E-views version 10 software. The sample in this study is Islamic Commercial Banks in Indonesia. The results showed that simultaneously the variables ROA, CAR, OCOI and FDR had a significant effect on Non-Performing Financing (NPF), while simultaneously, the variables Inflation and GDP did not have a significant effect on Non-Performing Financing (NPF). Partially CAR, OCOI, and FDR have a significant effect on Non-Performing Financing (NPF), whereas ROA, Inflation and GDP have no effect on Non-Performing Financing (NPF). Internal factor variables have an effect on Non-Performing Financing (NPF). External factor variables have an effect on Non-Performing Financing (NPF).*

Keyword: **Non Performing Financing, Internal Factors, External Factors**

Abstrak : *Penelitian ini bertujuan untuk melihat pengaruh variabel Return on Asset (ROA), Capital Adequancy Ratio (CAR), Operating Costs and Operating Income (OCOI), Financing to Deposit Ratio (FDR), inflasi dan Gross Domestic Product (GDP) terhadap Non-Performing Financing (NPF) pada bank umum syariah di Indonesia periode 2018-2022. Jenis penelitian ini menggunakan metode penelitian kuantitatif. Alat analisis yang digunakan berupa analisis regresi berganda time series menggunakan software E-views versi 10. Sampel pada penelitian ini merupakan Bank Umum Syariah di Indonesia. Hasil penelitian menunjukkan secara simultan variabel ROA, CAR, OCOI dan FDR, berpengaruh signifikan terhadap Non-Performing Financing (NPF), sedangkan secara simultan variabel Inflasi dan GDP tidak berpengaruh signifikan terhadap Non-Performing Financing (NPF). Secara parsial CAR, OCOI, dan FDR berpengaruh signifikan terhadap Non-Performing Financing (NPF), sebaliknya ROA, Inflasi dan GDP tidak berpengaruh terhadap Non-Performing Financing (NPF). Variabel faktor internal berpengaruh terhadap Non-Performing Financing (NPF). Variabel faktor eksternal berpengaruh terhadap Non-Performing Financing (NPF).*

Kata kunci: Pembiayaan Bermasalah, Faktor Internal, Faktor Eksternal

A. INTRODUCTION

Economic development in a country can be seen from the banking conditions in that country. Banking plays a role in the movement of the economy in all sectors[1]. Islamic banking has advantages and a relatively low rate of return on non-performing financing. Therefore, Islamic banks can survive through times of crisis[2]. In Sharia banking, there is a
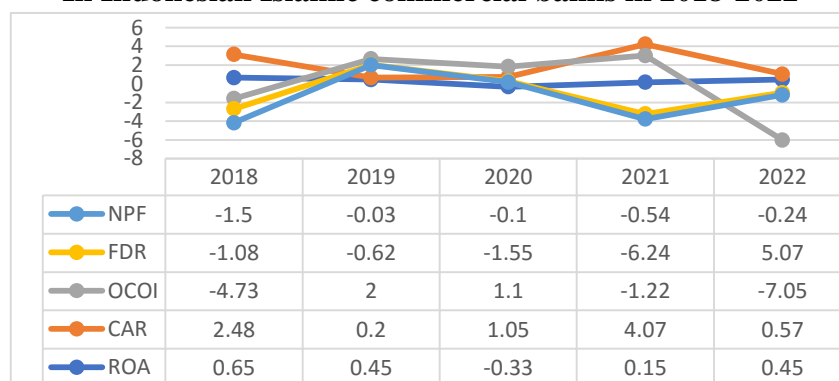
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[1] Erlyana Tanjung Sari and Manasse Siahaan, "Pengaruh Likuiditas Dan Solvabilitas Terhadap Harga Saham Pada Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2017-2019," *Jurnal Pusdansi* 1, no. 2 (2021), hlm. 1–14.

[2] Deasy Ayu Rahma Putri and Lucky Rachmawati, "Analisis Tingkat Pertumbuhan Bank Syariah Di Indonesia," *Jurnal Ekonomika dan Bisnis Islam* 5, no. 1 (2022), hlm. 1–12.

problem in channelling funds due to barriers to customer payments, which result in less smooth payments[3].

Problem financing in Islamic banks due to substandard customer payments is called Non-Performing Financing (NPF) [4]. The NPF ratio needs to be considered because this ratio is fluctuating and uncertain[5]. Factors that cause problematic financing are divided into 2, namely, external factors and internal factors. External factors cannot be influenced by banks, namely macroeconomic factors, inflation and the Economic Growth Rate (LPE) are used as macroeconomic variables. While internal factors are factors that can be controlled by banks[6]. The internal factor is the policy of Islamic banks towards the type of financing, which is presented by the ratio of return Profit Loss Sharing (PLS) to the return on total financing and the ratio of muhabahah receivables allocation to the allocation of PLS financing[7]. Financing disbursed by banks is supported by healthy macroeconomic conditions, inflation and GDP is one of the factors influencing macroeconomics[8].

Figure 1. Growth of CAR, ROA, NPF, FDR, and OCOI ratios In Indonesian Islamic commercial banks in 2018-2022

	2018	2019	2020	2021	2022
NPF	-1.5	-0.03	-0.1	-0.54	-0.24
FDR	-1.08	-0.62	-1.55	-6.24	5.07
OCOI	-4.73	2	1.1	-1.22	-7.05
CAR	2.48	0.2	1.05	4.07	0.57
ROA	0.65	0.45	-0.33	0.15	0.45

Source: Sharia Banking Statistics [9]

Based on the table above, it can be seen that the ROA ratio from 2018 to 2022 has

[3]Muhammad Rega, "Analisis Penyelesaian Pembiayaan Bermasalah Pada Bank Syariah Akibat Bencana Alam Covid 19," *Conference on Business, Social Sciences and ...* 1, no. 1 (2020), https://journal.uib.ac.id/index.php/cbssit/article/view/1485.

[4]Syahrijal Hidayat and Endrianur Rahman Zain, "Pengaruh Dana Pihak Ketiga Dan Non Performing Financing Terhadap Pembiayaan Bank Umum Syariah Di Indonesia," *jurnal Masharif al-Syariah* 6, no. 1 (2021), hlm.5.

[5]Adhyasa Putra and Muhamad Syaichu, "Analisis Pengaruh Bank Size, BOPO, FDR, CAR, Dan ROA Terhadap Non-Performing Financing (Studi Kasus Pada Perusahaan Perbankan Syariah Yang Terdaftar Di Bursa Efek Indonesia (BEI) Tahun 2016 – 2019)," *Diponegoro Journal of Management* 10, no. 2 (2021), hlm. 1–13, https://ejournal3.undip.ac.id/index.php/djom/article/view/32364.

[6]Neli Laestiani, Westi Riani, and Meidy Haviz, "Pengaruh Inflasi , Laju Pertumbuhan Ekonomi (LPE), Dan Return On Asset (ROA) Terhadap Non Performing Finance (NPF) Pada Bank Umum," *Prosiding Ilmu Ekonomi* 6, no. 1 (2020), hlm. 23–28.

[7]*Ibid.*

[8]Veni Melinda Ahmad and Saniman Widodo, "Analisis Pengaruh Gross Domestic Product (GDP), Inflasi, Financing Deposit Ratio (FDR), Dan Kewajiban Penyediaan Modal Minimum (KPMM) Terhadap Non Performing Financing (NPF) Pada Bank Umum Syariah Di Indonesia Periode 2013-2017," *Jurnal Sains Ekonomi dan Perbankan Syariah* 8, no. 1 (2018), hlm. 30–44.

[9]Otoritas Jasa Keuangan, "Statistik Perbankan Syariah, Otoritas Jasa Keuangan" (www.ojk.go.id, 2022).

increased in each period, as well as the CAR ratio which has increased in each period. Meanwhile, the NPF ratio has decreased in each period. The FDR ratio has decreased, but in 2022 it has increased by 5.07%. The OCOI ratio has decreased in each period. From the table above it can be seen that the financial ratios of Islamic Commercial Banks from 2018 to 2022 have decreased or tend to fluctuate. This is because most of the bank's operational assets and assets originating from third party funds show that financing is the largest source of income and has the greatest risk in banking which can result in problematic financing.[10].

Figure 2. Inflation Ratio and Gross Domestic Product
In Indonesia in 2018-2022
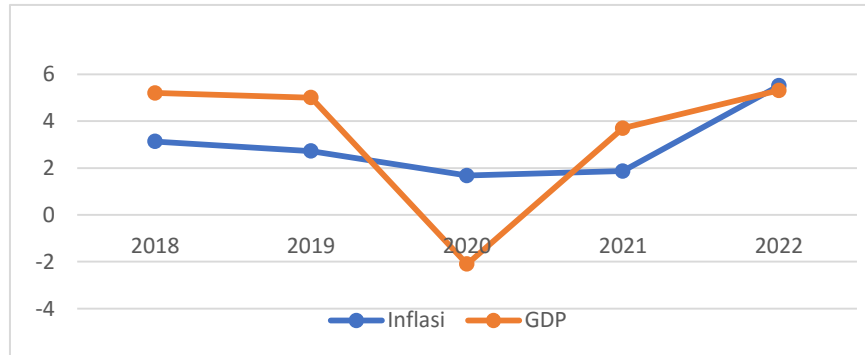
Sumber: www.bi.go.id and www.bps.go.id

Based on the table above, it can be seen that the inflation ratio has continuously decreased from 2018 to 2021 but in 2022 it has increased by 3.7%. Likewise, the GDP ratio has continuously decreased from 2018 to 2020, but in 2021 and 2022 it has increased by 5.8% and 1.61%. From the table above it can be seen that the value of inflation and Indonesia's GDP has decreased which is quite volatile. This phenomenon occurred due to the sluggish Indonesian economy, this occurred due to global economic uncertainties such as the current account deficit, high inflation and the weakening of the rupiah exchange rate [11].

Previous research conducted by Ningrum et al. stated that CAR, ROA and FDR had a negative effect on non-performing financing, while OCOI did not affect non-performing financing [12]. Research conducted by Ayu Retnowati and Prabowo Yudo Jayanto states that OCOI and CAR have a significant positive effect on Non-Performing Financing, while inflation, GDP, and FDR do not affect Non-Performing Financing[13]. Research conducted by Tsania et al. states that CAR, FDR, and GDP do not affect Non-Performing Financing, while

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[10]Sri Lestari Kurniawati, Linda Purnama Sari, and Zubaidah Nasution, "Apakah Goof Corporate Governance Mampu Memperkuat Kinerja Bank Umum Syariah Di Indonesia?," *Mutanaqishah: Journal of Islamic Banking* 1, no. December (2021), hlm. 59–71.

[11]Amir Salim Fadilla and Anggun Purnamasari, "Pengaruh Inflasi Terhadap Pertumbuhan Ekonomi Indonesia," *Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah* 7, no. 1 (2021), hlm. 17–28, https://ejournal.stebisigm.ac.id/index.php/esha/article/view/268.

[12]Eka Prasetya Ningrum, Yuli Chomsatu Samrotun, and Suhendro, "Non Performing Financing Pada Bank Umum Syariah Di Indonesia," *Media Ekonomi* 27, no. 1 (2019), hlm. 1–8.

[13]Eka Prasetya Ningrum, Yuli Chomsatu Samrotun, and Suhendro, "Non Performing Financing Pada Bank Umum Syariah Di Indonesia," *Media Ekonomi* 27, no. 1 (2019), hlm. 1–8.

OCOI affects Non-Performing Financing[14].

Based on the background above, this study combines the variables identified by researchers as independent variables, namely ROA, CAR, OCOI, FDR inflation and GDP and the dependent variable, namely Non-Performing Financing in Islamic Commercial Banks in Indonesia for the period 2018 to 2022. The purpose of this research is to provide a hypothesis on how internal factors and external factors affect Non-Performing Financing in Islamic Commercial Banks in Indonesia.

B. RESEARCH METHODS

The research method used in this study is quantitative. Quantitative research is a method based on the philosophy of positivism, using a specific population or sample. The object of this research is Sharia commercial banks with a research period of 2018 to 2022 using Sharia bank financial report data in the form of monthly reports with 60 data. The data analysis technique used in this study is multiple linear regression analysis using E-views 10 software using time series data. The test used is the classical assumption test, hypothesis testing with partial test (t test), simultaneous test (f test) and test of the coefficient of determination.
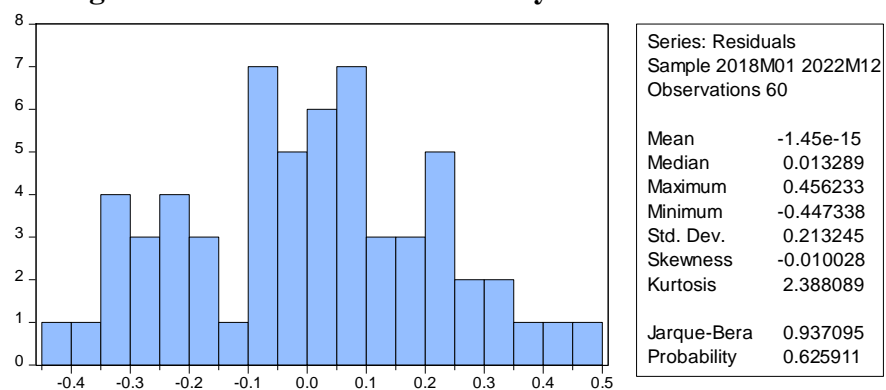
C. RESULTS AND DISCUSSION

1. Research Results
   a. Normality test

   The normality test is used to test whether the data is normal with a significant level or a probability value of 0.05 or 5%, if the data is normally distributed then the probability value is > 0.05 or 5%[15]

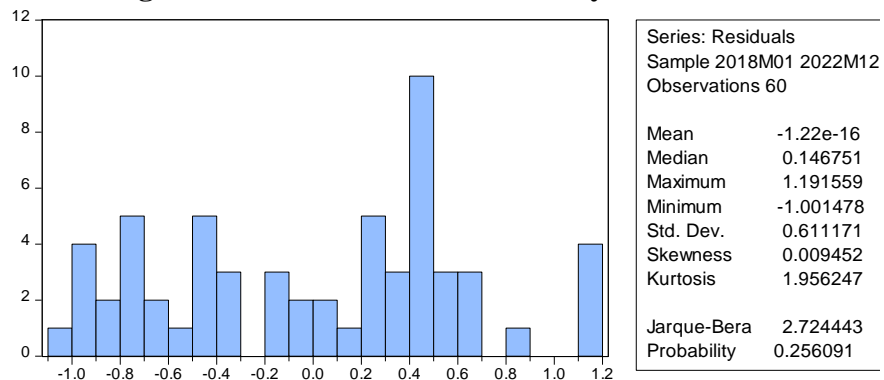### Figure 3. Internal Factor Normality Test Results

Series: Residuals	
Sample 2018M01 2022M12	
Observations 60	
Mean	-1.45e-15
Median	0.013289
Maximum	0.456233
Minimum	-0.447338
Std. Dev.	0.213245
Skewness	-0.010028
Kurtosis	2.388089
Jarque-Bera	0.937095
Probability	0.625911

Source: E-views output 10

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[14]Nurfadhila Tsania, Destian Arshad Darulmalshah Tamara, and Setiawan Setiawan, "Pengaruh CAR, FDR, BOPO Dan PDRB Terhadap Non-Performing Financing Pada Bank Umum Syariah BUMD Di Indonesia," *Journal of Applied Islamic Economics and Finance* 2, no. 3 (2022), hlm. 524–535.

[15]Amirah Ahmad Nahrawi, "Pengaruh Capital Adequacy Ratio (CAR), Return On Assets (ROA) Dan Non Performing Financing (NPF) Terhadap Pembiayaan Murabahah BNI Syariah," *Perisai : Islamic Banking and Finance Journal* 1, no. 2 (2017), hlm. 141–179.

From the results of the table above, it can be seen that the Jarque-Bera value is 0.937095 and the Probability value is 0.625911 or > 0.05, so it can be concluded that the data is normally distributed.

Figure 4. External Factor Normality Test Results

Series: Residuals	
Sample 2018M01 2022M12	
Observations 60	
Mean	-1.22e-16
Median	0.146751
Maximum	1.191559
Minimum	-1.001478
Std. Dev.	0.611171
Skewness	0.009452
Kurtosis	1.956247
Jarque-Bera	2.724443
Probability	0.256091

Source: E-views output 10

From the results of the table above, it can be seen that the Jarque-Bera value is 2.724443 and the Probability value is 0.256091 or > 0.05, so it can be concluded that the data is normally distributed.

b. Multicollinearity Test

The multicollinearity test is used to test whether there is a perfect linear relationship between all variables, a method in determining a model that has symptoms of multicollinearity, namely a correlation value <0.90[16]

Table 1. Internal Factor Multicollinearity Test Results

	NPF	ROA	CAR	OCOI	FDR
NPF	1	-0,77949	-0,83873	0,73569	0,74818
ROA	-0,77949	1	0,71122	-0,79443	-0,48619
CAR	-0,83873	0,71122	1	-0,66978	-0,66712
OCOI	0,73569	-0,79443	-0.66978	1	0,26670
FDR	0,74818	-0,48619	-0,66712	0,26670	1

Source: E-views output 10

Table 2. External Factor Multicollinearity Test Results

	NPF	INFLASI	GDP
NPF	1	-0,14504	-0,02532
INFLASI	-0,14504	1	0,68392
GDP	-0,02532	0,68392	1

Source: E-views output 10

From the results of the table above, it can be seen that none of the independent

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[16]*Ibid.*

variables have a correlation value of less than 0.90, which means that there is no correlation between the independent variables. Thus it can be concluded that the regression model used in this study does not occur multicollinearity.

c. Autocorrelation Test

The autocorrelation test is used to see whether or not there is a correlation between the previous variables, the test used is the Durbin-Watson test (DW Test).[17].

Tabel 3. Hasil Uji Autokorelasi Faktor Internal

R-squared	0.145174	Mean dependent var	-2.35E-18
Adjusted R-squared	0.046540	S.D. dependent var	0.130282
S.E. of regression	0.127215	Akaike info criterion	-1.174888
Sum squared resid	0.841545	Schwarz criterion	-0.928401
Log likelihood	41.65920	Hannan-Quinn criter.	-1.078669
F-statistic	1.471852	Durbin-Watson stat	2.014673
Prob(F-statistic)	0.206149		

Source: E-views output 10

From the results of the table above it can be seen that the assumptions are accepted (there are no autocorrelation symptoms) if $d_U < D\text{-}W < 4\text{-}d_U$ from the table D-W, to n = 60, k = 4 diperoleh:

dl = 144

du = 1,72

that 4 – du = 4 – 1,72 = 2,28

In the model summary section, the D-W number is +2.014, this number lies between du (1.72) and 4-du (2.28) so it can be concluded that the regression model has no autocorrelation.

Table 4. External Factor Autocorrelation Test Results

R-squared	0.182709	Mean dependent var	3.79E-18
Adjusted R-squared	0.122169	S.D. dependent var	0.141221
S.E. of regression	0.132313	Akaike info criterion	-1.126351
Sum squared resid	0.945366	Schwarz criterion	-0.950289
Log likelihood	38.22737	Hannan-Quinn criter.	-1.057624
F-statistic	3.017992	Durbin-Watson stat	2.087484
Prob(F-statistic)	0.025554		

Source: E-views output 10

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[17]Rida Hermina and Edy Suprianto, "Analisis Pengaruh CAR, NPL, LDR Dan BOPO Terhadap Profitabilitas (ROE) Pada Bank Umum Syariah (Studi Kasus Pada Bank Umum Syariah Di BEI 2008-2012)," *Jurnal Akuntansi Indonesia* 3, no. 2 (2016), hlm. 129.

From the results of the table above, it can be seen that the assumptions are accepted (no autocorrelation symptoms) if dU < D-W < 4-dU. From Table D-W, for n = 60, k = 2 is obtained:

dl = 1,51

du = 1,65

that 4 – du = 4 – 1,65 = 2,35

In the summary model section, the D-W number is +2.087, this number lies between du (1.62) and 4-du (2.35), it can be concluded that the regression model has no autocorrelation.

d. Heteroscedasticity Test

The heteroscedasticity test is used to see the residual variance that is not constant in the regression, so the accuracy of the prediction results is still questionable [18].

Table 5. Internal Factor Heteroscedasticity Test Results

Variable	Coefficient	t-statistic	Prob.
C	0,022046	2,254775	0,0292
ROA	0,117437	1,323230	0,1926
CAR	-0,006372	-0,426815	0,6716
OCOI	0,012848	1,115062	0,2709
FDR	-0,005641	-0,962752	0,3409
R-squared	0,202073		
F-statistik	0,795918		
Prob (F-statistik)	0,668265		

Source: E-views output 10

Table 6. External Factor Heteroscedasticity Test Results

Variable	Coefficient	t-statistic	Prob.
C	0,021630	2,341828	0,0230
INFLATION	-0,007682	-0,218237	0,8281
GDP	0,015488	0,359253	0,7208
R-squared	0,015958		
F-statistik	0,171896		
Prob (F-statistik)	0,971905		

Source: E-views output 10

From the results of the table above it can be seen that the heteroscedasticity test shows that the significance value of each variable is greater than 0.05, this indicates that

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[18]Muhammad Ryan Fahlevi, "Pengaruh Inflasi, Kurs Dan Gross Domestic Product Terhadap Non Performing Financing (NPF) Perbankan Syariah Indonesia Periode 2016–2020," *Jurnal Masharif al-Syariah:Jurnal Ekonomi dan Perbankan Syariah* 7, no. 30 (2022), hlm. 482–509, http://journal.um-surabaya.ac.id/index.php/Mas/article/view/13750.

there are no symptoms of multicollinearity in the regression model.

e. Hypothesis testing

Hypothesis testing is used to determine whether a conclusion drawn from the sample applies to the population.

1) Test the Coefficient of Determination R^2

The coefficient of determination test is used to see the contribution of all independent variables to the dependent variable, while the rest is the contribution of the independent variables not tested in the study[19].

Table 7. Internal Factor R^2 Test Results

R-*squared*	0,8820
F-statistik	102,8445
Prob (F-statistik)	0,00000

Source: E-views output 10

From the results of the table above it can be seen that the R^2 test results obtained an R^2 value of 0.8820 or 88.2%. It can be concluded that Non Performing Financing can be explained by 88.2% by the independent variables in this study, namely ROA, CAR, OCOI, and FDR, while 11.8% is explained by the independent variables outside this study.

Table 8. External Factor R^2 Test Results

R-*squared*	0,031293
F-statistik	0,9206663
Prob (F-statistik)	0,404095

Source: E-views output 10

From the results of the table above, it can be seen that the R^2 test results obtained an R^2 value of 0.031 or 3.1%. It can be concluded that Non-Performing Financing can be explained by 3.1% by the independent variables in this study inflation and GDP, while 96.9% is explained by the independent variables outside this study.

2) Simultaneous Test (Test F)

Simultaneous test or f test is used to see whether all the independent variables simultaneously influence or not the dependent variable [20].

Table 9. Internal Factor F Test Results

Variabel	Koefisien	t-statistik	Prob.
C	-9,908686	-4,149428	0,0001
ROA	-0,161633	-1,030840	0,3071

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[19]Hariman Syaleh, "Analisis Strategi Non-Performing Financing (Studi Kasus Pada Nagari Lasi Kecamatan Candung Kabupaten Agam)," *JUSIE (jurnal sosial dan ilmu ekonomi)* 2, no. 2 (2018), hlm. 102–114.

[20]Sigit Arie Wibowo and Wahyu Saputra, "Pengaruh Variabel Makro Dan Mikro Ekonomi Terhadap Pembiayaan Bermasalah Pada Bank Syariah Di Indonesia," *Jurnal Ilmiah Akuntansi* 2, no. 1 (2017), hlm. 96–112.

CAR	-0,053729	-2,077107	0,0425
OCOI	0,061474	4,809747	0,0000
FDR	0,100969	6,888588	0,0000
R-*squared*	0,8820		
F-statistik	102,8445		
Prob (F-statistik)	0,00000		

Source: E-views output 10

From the results of the table above it can be seen that the F-statistics value has a value of 102.84 which is greater than the F-table which is 2.53 and the Prob.(F-statistics) value is 0.000 ($p < 0.05$). Thus, it can be concluded that the variables ROA, CAR, OCOI, FDR simultaneously affect Non-Performing Financing.

Tabel 10. Hasil Uji F Faktor Eksternal

Variable	Coefficient	t-statistic	Prob.
c	1,758041	6,331895	0,0000
INFLASI	-0,128498	-1,342979	0,1846
GDP	0,066211	0,776776	0,4405
R-*squared*	0,031293		
F-statistik	0,9206663		
Prob (F-statistik	0,404095		

Source: E-views output 10

From the results of the table above it can be seen that the F-statistic has a value of 0.920 which is smaller than the F-table which is 3.15 and the Prob.(F-statistic) value is 0.620 ($p > 0.05$). Thus, it can be concluded that the inflation and GDP variables simultaneously have no effect on Non-Performing Financing.

3) Partial Test (t test)

The partial test or t test is used to see how much influence the independent variables have in explaining the variation in the dependent variable, with a significance level of 0.05 or 5%[21].

Tabel 11. Hasil Uji t Faktor Internal

Variable	Coefficient	t-statistic	Prob.	Ket.
ROA	-0,161633	-1,030840	0,3071	Ditolak
CAR	-0,053729	-2,077107	0,0425	Diterima
OCOI	0,061474	4,809747	0,0000	Diterima
FDR	0,100969	6,888588	0,0000	Diterima

Source: E-views output 10

Based on the internal factor hypothesis test, it shows that the CAR, OCOI and FDR

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[21] *Ibid.*

variables partially have a significant effect on non-performing financing. While the ROA variable partially has no significant effect on Non-Performing Financing.

Table 12. External Factor t test results

Variable	Coefficient	t-statistic	Prob.	Ket.
INFLATION	-0,128498	-1,342979	0,1846	Ditolak
GDP	0,066211	0,776776	0,4405	Ditolak

Source: E-views output 10

Based on the external factor hypothesis test, it shows that inflation and GDP have no partial effect on non-performing financing. This can be seen from the significant value greater than 0.05.

2. Discussion

a. Effect of Return on Assets (ROA) on Non-Performing Financing (NPF)

According to Tandelilin in Choiruddin, Return on Assets is a picture of ownership in managing assets owned to generate profits[22]. The higher the income, the higher the Return on Assets ratio, this will affect the Non-Performing Financing (NPF) ratio to decrease. Based on the hypothesis testing, ROA has no effect on Non-Performing Financing (NPF). The high return on assets received does not necessarily contribute to solving problem financing, besides that not all BUS assets are only used in the financing sector so that the ROA received as a whole does not affect Non-Performing Financing (NPF) [23]. This research is in line with the research conducted by Umami & Rani[24].

b. Effect of Capital Adequacy Ratio (CAR) on Non-Performing Financing (NPF)

According to Dendawijaya in Asriany, the Capital Adequacy Ratio is a ratio that measures a bank's ability to overcome possible losses experienced by a bank in terms of capital[25]. The higher the CAR ratio can be the maximum limit for banks in providing financing; this can have an impact on the quality of productive assets and have an impact on decreasing the NPF level. Based on the CAR hypothesis testing, it has a significant negative effect on Non-Performing Financing (NPF) [26]. A high CAR ratio indicates that the bank's capital increases so that the NPF decreases; this is because the

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[22]Muhammad Nanang Choiruddin, "Analisis Debt To Equity Ratio (DER), Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin (NPM) Terhadap Stock Price (Harga Saham) Pada Perusahaan Saham Syariah Sektor Makanan Dan Minuman Periode Tahun 2013-2016," *El Dinar* 5, no. 2 (2018), hlm. 27.

[23]Desy Reza Umami and Lina Nugraha Rani, "Faktor-Faktor Yang Mempengaruhi Non Performing Financing Bank Pembiayaan Rakyat Syariah Periode 2015-2019," *Jurnal Ekonomi Syariah Teori dan Terapan* 8, no. 4 (2021), hlm. 483.

[24]*Ibid.*

[25]Asriany, "Pengaruh Capital Adequacy Ratio Dan Non-Performing Loan Terhadap Profitabilitas Perusahaan Perbankan," *Jesya (Jurnal Ekonomi & Ekonomi Syariah)* 4, no. 2 (2021), hlm. 1165–1170.

[26]Haifa and Dedi Wibowo, "Pengaruh Faktor Internal Bank Dan Makro Ekonomi Terhadap Non Performing Financing Perbankan Syariah Di Indonesia: Periode 2010:01 – 2014:04," *Nisbah: Jurnal Perbankan Syariah* 1, no. 2 (2015), hlm. 74.

bank, in carrying out its business, provides financing with substandard, doubtful and non-performing risks. This research aligns with research conducted by Havidz & Setiawan, Effendi et al., Ningrum et al., Apriyani et al., and Arinda et al[27].

c. Effect of Operational Costs and Operating Income (OCOI) on Non-Performing Financing (NPF)

According to Susilawati et al., Operational Costs and Operating Income (OCOI) are costs a bank distributes for a business activity in carrying out its activities[28]. The lower the OCOI ratio, the more efficient the bank is in managing the operational costs used. Based on the OCOI hypothesis testing, it has a significant positive effect on Non-Performing Financing (NPF). Decreased income can reflect the smaller the reserve funds provided to cover non-performing financing, a low OCOI ratio will reduce the NPF value, which means that Islamic banks use sources of funds optimally[29]. Low operational costs can reduce the level of the OCOI ratio with high operating income so that Islamic banks have a healthy level of soundness which means that problem financing is getting lower. This research is in line with research conducted by Effendi et al., Kuswahariani et al., Retnowati & Jayanto, Apriyani et al and Putra & Syaichu [30]

d. Pengaruh *Financing to Deposit Ratio* (FDR) terhadap *Non-Performing Financing* (NPF)

According to Damanhur, the financing-to-deposit ratio is a ratio used to measure a bank's ability to meet financial requirements, so that when the FDR increases it can

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[27]Shinta Amalina Hazrati Havidz and Chandra Setiawan, "Bank Efficiency and Non-Performing Financing (NPF) in the Indonesian Islamic Banks," *Asian Journal of Economic Modelling* 3, no. 3 (2015), hlm. 61–79; Effendi, Thiarany, and Nursyamsiah, "Factors Influencing Non-Performing Financing (NPF) at Sharia Banking"; Ningrum, Samrotun, and Suhendro, "Non Performing Financing Pada Bank Umum Syariah Di Indonesia"; Dea Apriyani, Ine Mayasari, and Mochamad Edman Syarief, "Pengaruh CAR, ROA, FDR, Dan BOPO Terhadap Non Performing Financing Pada Bank Muamalat Indonesia," *Journal of Applied Islamic Economics and Finance* 1, no. 3 (2021), hlm. 544–554; Nisa Arinda, Iwan Setiawan, and Fifi Afiyanti Tripuspitorini, "Analisis Pengaruh Faktor Internal Dan Eksternal Terhadap Non-Performing Financing Pada Bank Pembiayaan Rakyat Syariah Di Indonesia," *Journal of Applied Islamic Economics and Finance* 2, no. 3 (2022): 480–490.

[28]Christine Dwi Karya Susilawati, "Analisis Perbandingan Pengaruh Likuiditas , Solvabilitas , Dan Profitabilitas Terhadap Harga Saham Pada Perusahaan LQ 45," *Jurnal Akuntansi* 4, no. 2 (2012), hlm. 165–174, http://majour.maranatha.edu/.

[29]Putra and Syaichu, "Analisis Pengaruh Bank Size, BOPO, FDR, CAR, Dan ROA Terhadap Non-Performing Financing (Studi Kasus Pada Perusahaan Perbankan Syariah Yang Terdaftar Di Bursa Efek Indonesia (BEI) Tahun 2016 – 2019)"; Retnowati and Jayanto, "Factors Affecting Non-Performing Financing at Islamic Commercial Banks in Indonesia."

[30]Effendi, Thiarany, and Nursyamsiah, "Factors Influencing Non-Performing Financing (NPF) at Sharia Banking"; Wulandari Kuswahariani, Hermanto Siregar, and Ferry Syarifuddin, "Analisis Non-Performing Financing (NPF) Secara Umum Dan Segmen Mikro Pada Tiga Bank Syariah Nasional Di Indonesia," *Jurnal Aplikasi Bisnis dan Manajemen* 6, no. 1 (2020), hlm. 26–36; Retnowati and Jayanto, "Factors Affecting Non-Performing Financing at Islamic Commercial Banks in Indonesia"; Apriyani, Mayasari, and Syarief, "Pengaruh CAR, ROA, FDR, Dan BOPO Terhadap Non Performing Financing Pada Bank Muamalat Indonesia"; Putra and Syaichu, "Analisis Pengaruh Bank Size, BOPO, FDR, CAR, Dan ROA Terhadap Non-Performing Financing (Studi Kasus Pada Perusahaan Perbankan Syariah Yang Terdaftar Di Bursa Efek Indonesia (BEI) Tahun 2016 – 2019)."

provide a small indication of the bank's liquidity, the NPF ratio increases[31]. Based on hypothesis testing, FDR has a significant positive effect on Non-Performing Financing (NPF). A high FDR ratio indicates that the NPF ratio can comply because a high FDR indicates that the bank has large assets in financing distribution and the financing is of good quality so that financing runs smoothly[32]. The higher FDR value means the bank receives high funds, this also affects the rate of return of funds which is expected to cover the risk of financing problems experienced by the bank. This research is in line with research conducted by Pradana and Apriyani et al[33].

e. Effect of Inflation on Non-Performing Financing (NPF)

According to Pradana and El Islami & Jaya, inflation is an economic condition which is followed by continuous price increases and affects the lifestyles of individuals, entrepreneurs and the government[34]. Based on the hypothesis testing, inflation does not affect Non-Performing Financing (NPF). The concept of profit sharing applied by Islamic banks is not affected by external environmental conditions, and this can happen because profit sharing is not closely related to inflation, in contrast to the concept of interest, which can be affected by the inflation rate[35]. This research is in line with research conducted by Pradana, Retnowati and Jayanto, and Zs et al[36].

f. Effect of Gross Domestic Product (GDP) on Non-Performing Financing (NPF)

According to Retnowati & Jayanto, Gross Domestic Product (GDP) is an indicator to see economic development in a country in a certain year[37]. Based on the hypothesis testing, GDP does not affect Non-Performing Financing (NPF). An increase in GDP does not affect a decrease in NPF, because it is not certain that an increase in

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[31]Damanhur et al., "What Is the Determinant of Non-Performing Financing in Branch Sharia Regional Bank in Indonesia," *Emerald Reach Proceedings Series* 1 (2018), hlm. 265–271.

[32]Mochammad Nugraha Reza Pradana, "Pengaruh Likuiditas Dan Variabel Eksternal Terhadap Non Performing Financing Pada Bank Syariah," *Eksis: Jurnal Riset Ekonomi dan Bisnis* 13, no. 2 (2018), hlm. 131–144; Umami and Rani, "Faktor-Faktor Yang Mempengaruhi Non Performing Financing Bank Pembiayaan Rakyat Syariah Periode 2015-2019."

[33]Pradana, "Pengaruh Likuiditas Dan Variabel Eksternal Terhadap Non Performing Financing Pada Bank Syariah"; Apriyani, Mayasari, and Syarief, "Pengaruh CAR, ROA, FDR, Dan BOPO Terhadap Non Performing Financing Pada Bank Muamalat Indonesia."

[34]Pradana, "Pengaruh Likuiditas Dan Variabel Eksternal Terhadap Non Performing Financing Pada Bank Syariah"; Muhammad Fatchullah El Islami and Tiara Juliana Jaya, "Effect of Inflation Rate, Non Performing Financing (NPF), and Number of Branch Offices on Murabahah Financing At Bank Muamalat Indonesia," *Al Iqtishadiyah Jurnal Ekonomi Syariah Dan Hukum Ekonomi Syariah* 8, no. 1 (2022), hlm. 21.

[35]Pradana, "Pengaruh Likuiditas Dan Variabel Eksternal Terhadap Non Performing Financing Pada Bank Syariah."

[36]*Ibid*.; Retnowati and Jayanto, "Factors Affecting Non-Performing Financing at Islamic Commercial Banks in Indonesia"; Nensi Yuniarti Zs, Budi Astuti, and Furqonti Ranidiah, "Faktor-Faktor Yang Mempengaruhi Non Performing Financing (NPF) Pada Bank Umum Syariah Yang Terdaftar Di Otoritas Jasa Keuangan (OJK) Periode 2015-2019," *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi dan Bisnis* 10, no. 1 (2022), hlm. 384–396.

[37]Retnowati and Jayanto, "Factors Affecting Non-Performing Financing at Islamic Commercial Banks in Indonesia."

income will make people pay their obligations[38]. This research aligns with research conducted by Retnowati & Jayanto, Zs et al. and Tsania et al[39].

g. Influence of Internal Factors on Non-Performing Financing (NPF)

Based on the results of simultaneous testing, the variables ROA, CAR, OCOI, and FDR simultaneously influence NPF in Islamic commercial banks in Indonesia. This research is in line with the research conducted by Firdaus[40].

h. Influence of External Factors on Non-Performing Financing (NPF)

Based on the results of simultaneous testing, inflation and GDP variables do not simultaneously affect NPF in Islamic commercial banks in Indonesia. This research is in line with research conducted by Hajerah[41].

D. CONCLUSION

Based on the results of analysis tests and discussions conducted regarding the influence of internal factors and external factors on Non-Performing Financing in Islamic commercial banks in Indonesia, it can be concluded that partially CAR has a significant negative effect on Non-Performing Financing, OCOI, and FDR have a positive and significant effect on Non-Performing Financing. In contrast, ROA, inflation and GDP have no significant effect on Non-Performing Financing. Simultaneously, internal factors have a significant effect on non-performing financing, while external factors have no significant effect on non-performing financing. The magnitude of the influence of internal factors on Non-Performing Financing is shown by the R-square value of 0.8820 or 88.2%, and 11.8% is explained by the independent variables not examined. The magnitude of the influence of external factors on Non-Performing Financing is shown by the R-square value of 0.031 or 3.1%, and 96.9% is explained by the independent variables not examined. Future research is expected to add other variables related to Non-Performing Financing and is expected to add other Islamic financial institutions.

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[38]Tsania, Tamara, and Setiawan, "Pengaruh CAR, FDR, BOPO Dan PDRB Terhadap Non-Performing Financing Pada Bank Umum Syariah BUMD Di Indonesia."

[39]Retnowati and Jayanto, "Factors Affecting Non-Performing Financing at Islamic Commercial Banks in Indonesia"; Zs, Astuti, and Ranidiah, "Faktor-Faktor Yang Mempengaruhi Non Performing Financing (NPF) Pada Bank Umum Syariah Yang Terdaftar Di Otoritas Jasa Keuangan (OJK) Periode 2015-2019"; Tsania, Tamara, and Setiawan, "Pengaruh CAR, FDR, BOPO Dan PDRB Terhadap Non-Performing Financing Pada Bank Umum Syariah BUMD Di Indonesia."

[40]Rizal Nur Firdaus, "Pengaruh Faktor Internal Dan Eksternal Yang Mempempengaruhi Pembiayaan Bermasalah Pada Bank Umum Syariah Di Indonesia," *El Dinar* 3, no. 1 (2016), hlm. 82–108.

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